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Congressman Gene Green Reports

Health Care Reform Implementation

In the greatest nation on Earth, no one should go broke just because they get sick. The Affordable Care Act will give families the health care security they deserve and will protect every American from the worst insurance company abuses.

Already, millions of seniors are saving on their prescription drugs and millions of young people have been able to stay on their family's health plan until age 26. Preventive care services, like mammograms for women and wellness visits for seniors, are covered free of charge.

Soon, health insurance companies will no longer have unchecked power to cancel your policy, deny you coverage, or charge women more than men. No American will ever again be denied care due to a pre-existing condition like cancer or even asthma.

Starting October 1st, the Health Insurance Marketplace will allow millions of Americans and small businesses to choose from a menu of health plans that fit their budget and provide quality coverage they can count on when they need it most.

If you like the plan you have, you can keep it. If you cannot currently afford a plan, you or your small business may be able to save money on monthly premiums by participating in the Marketplace.

There is more work to do to implement the law, but by working together we will begin to extend the security of health coverage so that every American has access to affordable and quality health care.

Please plan to join me on Monday, August 26 at Milby High School to hear how you can sign up for health insurance through the national Health Insurance Marketplace.

Dear Friend,

Our summer 2013 newsletter highlights updates on federal legislation, job creation and information on the upcoming Health Insurance Marketplace enrollment. It also features upcoming events we will be hosting.

I am glad to see recent jobs reports detailing the progress that our state and national economies are making. Houston is now the number one metro area in the U.S. for exports, Texas has added 84,000 jobs this year alone, and unemployment continues to decrease.

Another significant development is the beginning of the most important component of the Affordable Care Act—affordable and quality health insurance options. The Health Insurance Marketplace will open for enrollment on October 1, 2013.

Our office will be hosting an Affordable Care Act Forum on Monday, August 26 to provide information on the health insurance exchange and how to enroll. More details on the event can be found inside.

This summer our office will be hosting a variety of other events. In addition to a series of town hall meetings, we will also be having a Senior Issues Forum, our 18th Annual Immunization Day, Annual Northside/Aldine Job Fair, and Paying for College Workshop. More information on each of these events can be found inside.

I work in Washington and in our district so please don't hesitate to contact me with your thoughts and concerns.

It is an honor to serve you.

Sincerely,



Gene Green
Member of Congress

STUDENTS

Student Loan Rate Doubles

I was extremely disappointed to see that Congress failed to implement legislation before July 1 to keep the federal Stafford student loan interest rate from doubling to 6.8%. We need to be making college more affordable for all students, not put it further out of reach.

As an advanced degree increasingly becomes a requirement for well-paying jobs, it is vital that low interest loans be available so that students can access an affordable college education. The Joint Economic Committee's (JEC) June 2013 report, "Causes and Consequences of Increasing Student Debt," found that as of the first quarter of 2013, workers with a bachelor's degree earned 68% more than workers with only a high school diploma.

The JEC report also found that the average debt for students in Texas in 2012 was \$22,600, with 56% of students in debt. An alarming 19.7% of student loan borrowers were over 90 days delinquent on their payments.

As of print, the Senate bill that was passed on July 24 is a bad solution to this problem. Instead of being a fixed rate, student loan interest rates would change to variable, market-based rates tied to the 10-year Treasury note plus 2.05% for undergraduate loans, 3.6% for graduate loans and 4.6% for PLUS loans. I am concerned about this because the Treasury note rate is expected to rise. The loan rates would be capped at 8.5%, 9.5% and 10.5% respectively, which would make student loan debt sky-rocket.

Our children need us to find a better solution because a strong middle-class, well-educated workforce, and the opportunity for upward mobility are the building blocks of a thriving economy.



Rep. Green speaks with students from Fonville Middle School (HISD) about Congress during their trip to Washington, DC.

18th Annual Immunization Day

Saturday, August 24
9:00 a.m. – 1:00 p.m.

Starting off the new school year, Congressman Green will discuss legislative health initiatives affecting children. Free immunizations will be provided to school-age children at the following locations:

Davila Elementary
(Houston ISD)
7610 Dahlia
Houston, TX 77012

Galena Park High School
(Galena Park ISD)
1000 Keene St
Houston, TX 77547

Herrera Elementary
(Houston ISD)
525 Bennington
Houston, TX 77022

Parents are asked to bring a copy of their child's immunization record.

Paying for College Workshop and Academy Day

Monday, September 16
6:30 – 8:00 p.m.

Jeff Davis High School
1101 Quitman
Houston, TX 77009

Congressman Green invites students and parents to a free financial aid seminar on paying for college. Learn about the financial aid process and how to find scholarships in a presentation by Sallie Mae. Representatives from local colleges and U.S. military academies will be present to give information and answer questions.

Upcoming Town Hall Meetings

Thursday, August 22
7:00 – 8:00 p.m.

In partnership with the Meadow Creek Civic Club
Meadow Creek Community Center
5333 Berry Creek Dr.
Houston, TX 77017

Tuesday, September 3
7:00 – 8:00 p.m.

In partnership with the Denver Harbor Civic Club
Denver Harbor Multi-Service Center
6402 Market St.
Houston, TX 77020

Tuesday, August 27
6:30 – 7:30 p.m.

In partnership with the Green Forest Civic Club
Aldine Sheriff's Storefront
5202 Aldine Mail Route
Houston, TX 77039

Wednesday, September 4
6:00 – 7:00 p.m.

In partnership with the Wood Shadows II Civic Club
East Freeway HPD Storefront
12001-A East Freeway
Houston, TX 77029



Rep. Green hosts town halls and community forums to update constituents on issues in Congress and hear their concerns.

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ECONOMY / JOBS

Texas Economy

In July, the U.S. Department of Commerce's International Trade Administration (ITA) completed a study on national exports and announced that the Houston metropolitan area became the leading area for exports in 2012. Houston had been in second place since 2006, narrowly trailing behind the New York/New Jersey metropolitan area.

Merchandise exports from the Houston metropolitan area totaled a record \$110.3 billion, an increase of \$5.8 billion from 2011 to 2012. Top merchandise exports included petroleum and coal products, chemicals, machinery, computers and electronics, and oil and gas.

In my visits with local manufacturers and businesses, the outlook on our economy is increasingly positive. According to the Department of Labor, Texas has added 84,000 jobs over the last five months. The Texas unemployment rate has dropped from 8.1% in January 2011 to the lowest unemployment rate among the ten largest states—6.5% in May 2013. We have seen similar progress on a national level too with unemployment dropping from 9.1% to 7.6%.

Both our state and national gross domestic product (GDP) numbers have increased every year since 2010 (U.S. Bureau of Economic Analysis) and I expect that the good news on our economic recovery does not end there. I will continue to support legislation that trains our workforce, creates jobs, increases our economic competitiveness, and keeps our nation at the forefront of innovation and success.

Northside/Aldine Job Fair

**Monday, September 9
9:00 a.m. – 1:00 p.m.**

M.O. Campbell Center
1865 Aldine Bender Road
Houston, TX 77032

Job creation and putting Americans to work is an immediate priority. Rep. Green invites you to attend our second job fair this year to hear more about these issues and meet with representatives from dozens of local businesses that are looking to hire for open positions. Make sure to bring copies of your resume. For more information, please call 281-999-5879.

Immigration Reform

On June 28, the U.S. Senate passed the most comprehensive immigration reform bill in decades. As a long-time supporter of immigration reform, I was glad the Senate passed the legislation. Their bipartisan compromise would strengthen our nation's borders, expand our economy, and decrease the national deficit.

The Congressional Budget Office (CBO) released its findings on the financial impact of the Senate's bill and reported that the federal deficit would be reduced by \$197 billion over the first ten years of implementation. In the second decade, it projected an additional \$690 billion in deficit reduction.

I do not believe in amnesty but I do believe there should be a pathway to earned citizenship for our nation's undocumented population. Approximately 11.5 million unauthorized adults and children resided in the United States in 2011. The bill provides pathways to provisional legalization for unauthorized residents that meet necessary qualifications and pay fines and processing fees.

Our nation was founded by immigrants who dreamed of a land of opportunity. I believe our law-abiding residents should have the same chance to contribute to our country openly and proudly.

SENIORS

How the Health Care Law Benefits Seniors and Improves Medicare

Reduces prescription drug costs for seniors. Since the health care law was enacted, the Centers for Medicare & Medicaid Services reports that more than 6.3 million seniors in the Medicare Part D 'donut hole' coverage gap have saved over \$6.1 billion on prescription drugs. In the 29th District, more than 3,000 seniors have received prescription drug discounts worth \$3.6 million as of July 2013.

Provides free Medicare coverage of key preventive services, such as mammograms and colonoscopies. Before reform, some services could have a co-pay as high as \$160. According to the U.S. Department of Health & Human Services, in 2012, 34.1 million seniors received at least one preventive service for free. More than 4.4 million seniors have already had a free Annual Wellness Visit under Medicare. In the 29th District, 58,000 seniors are eligible for these preventive services without paying a co-pay, coinsurance or deductible.

Strengthens Medicare and extends the solvency of the Medicare Trust Fund until 2026. The law's reforms strengthen Medicare by reducing waste in the system and making it more efficient without reducing benefits.

Provides new tools and enhanced authority to crack down on fraud in Medicare. Over the last four years a joint Medicare fraud task force of HHS and the Department of Justice has recovered nearly \$15 billion in fraudulent Medicare payments on behalf of taxpayers, doubling the amount recovered over the four years prior – and the anti-fraud crackdown continues.

Senior Issues Forum

**Tuesday, August 27
10:00 – 11:00 a.m.**

Hardy Road Community Center
11901 W. Hardy Road
Houston, TX 77076

Join Rep. Green for a discussion on legislative issues affecting seniors. In addition, agency representatives from the Social Security Administration, Houston/Harris County Area Agency on Aging, and the Centers for Medicare and Medicaid Services will share important information and be available to answer questions about health care, referral services, and programs for seniors.

HEALTH INSURANCE MARKETPLACE

5 KEY DATES FOR THE HEALTH INSURANCE MARKETPLACE

JUNE 2013

HHS launched www.healthcare.gov, a consumer-focused website with information on the Health Insurance Marketplace, how to prepare, and how to sign up

The toll-free Health Insurance Marketplace Call Center opened with assistance 24 hours a day, seven days a week at 1-800-318-2596

SEPTEMBER 2013

Health insurance plans under the federally-facilitated Marketplace will be announced

OCTOBER 1, 2013

Open Enrollment begins

JANUARY 1, 2014

Health coverage begins

MARCH 31, 2014

Open Enrollment ends for calendar year 2014

Financial Assistance

The Affordable Care Act has made financial help available to lower the cost of health insurance for people who qualify. Consumers may be eligible for a free or low cost plan, or savings that lower monthly premiums right away.

The tax credits are provided immediately and directly to the health plan chosen by individuals and families, immediately lowering what individuals and families pay for their monthly premiums.

According to Families USA, it is estimated that more than 85% of people buying coverage in the Marketplaces will qualify for premium tax credits. In Harris County alone, 446,850 Texans will be eligible for tax credits.

Tax credits will be available for individuals and families with incomes between 100% to 400% of the federal poverty level (between \$23,500 to \$94,200 for a family of four in 2013) who are not eligible for Medicaid, employer-sponsored insurance, or other acceptable coverage.

In addition to these premium tax credits, individuals and families with incomes up to 250% of the federal poverty level (\$58,875 for a family of four in 2013) are also eligible for reduced cost sharing to help them afford the insurance coverage they buy through the Marketplaces.

Where Can I Find Help?

Online: www.healthcare.gov

By phone: 1-800-318-2596

In person: Community navigator locations will be announced in September 2013

Latest Updates: www.Healthcare.gov

[Facebook.com/HealthCareGov](https://www.facebook.com/HealthCareGov)

[Twitter @HealthCareGov](https://twitter.com/HealthCareGov)

A primary goal of the Affordable Care Act was to help uninsured individuals gain access to quality, affordable healthcare.

According to the U.S. Census Bureau, the 29th District has the second highest number of uninsured individuals in the state of Texas. It is unacceptable that 36.3% of our community—260,500 individuals—has no health insurance.

Central to this goal was the creation of the Health Insurance Marketplace where eligible Americans will be able to enroll in a health plan to get health care services and coverage.

The U.S. Department of Health and Human Services (HHS) will be launching the Health Insurance Marketplace this year. The Marketplace is a destination where consumers can compare insurance options in simple, easy to understand terms.

In the Marketplace, consumers will be able to compare insurance options based on price, benefits, quality and other factors with a clear picture of premiums and cost-sharing amounts to help them choose the insurance that best fits their needs. There are also health insurance premium subsidies for qualifying families.

There are things you can do now to start getting ready for the open enrollment period beginning on October 1, 2013. For more resources, tips, and information on the Marketplace, visit www.healthcare.gov or call the toll-free Health Insurance Marketplace Call Center at 1-800-318-2596.

How Will This Affect Me?

If you have job-based health insurance you like, you can keep it.

You may be able to change to Marketplace coverage if you want to.

If your employer does not plan to offer health insurance, you may get insurance through the Marketplace. When you visit HealthCare.gov, you can compare your options and enroll in coverage.

If you run a small business, you can go to the Small Business Health Options Program (SHOP) Marketplace to find out about providing coverage for your employees.

If you have Medicare, you are already covered and do not need to make any changes.

Affordable Care Act Forum

**Monday, August 26
6:30 – 8:00 p.m.**

Milby High School
1601 Broadway
Houston, TX 77012

Join Congressman Green and a representative from the United States Department of Health and Human Services to learn more about the Health Insurance Marketplace, insurance plans, and how to enroll.

Local Federally Qualified Health Centers (FQHC) will also be present to explain the role that Community Navigators will play in the enrollment process.